

<i>SERFF Tracking Number:</i>	<i>AEGJ-126354499</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Transamerica Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44023</i>
<i>Company Tracking Number:</i>	<i>TLC ECOF 0909</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>TLC ECOF 0909</i>		
<i>Project Name/Number:</i>	<i>Adv TLC ECOF 0909/TLC ECOF 0909</i>		

Filing at a Glance

Company: Transamerica Life Insurance Company

Product Name: TLC ECOF 0909	SERFF Tr Num: AEGJ-126354499	State: Arkansas
TOI: LTC03I Individual Long Term Care	SERFF Status: Closed-Filed	State Tr Num: 44023
Sub-TOI: LTC03I.001 Qualified	Co Tr Num: TLC ECOF 0909	State Status: Closed
Filing Type: Advertisement		Reviewer(s): Marie Bennett
	Authors: Julie Maclin, Joan Shumaker, Pamm Davis, Patsy Holt	Disposition Date: 12/02/2009
	Date Submitted: 11/11/2009	Disposition Status: Filed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: Adv TLC ECOF 0909	Status of Filing in Domicile: Not Filed
Project Number: TLC ECOF 0909	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments: Advertising filing not required by domicile state (Iowa).
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 12/02/2009	Explanation for Other Group Market Type:
	State Status Changed: 12/02/2009
Deemer Date:	Created By: Patsy Holt
Submitted By: Julie Maclin	Corresponding Filing Tracking Number:
Filing Description:	
Please see cover letter under "Supporting Documentation" tab.	

Company and Contact

Filing Contact Information

Patsy Holt, Advertising Analyst	PHolt@aegonusa.com
P.O. Box 93007	800-553-7600 [Phone] 3352 [Ext]
Bedford, TX 76053-3007	817-285-3394 [FAX]

Filing Company Information

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Transamerica Life Insurance Company	CoCode: 86231	State of Domicile: Iowa	
P O Box 93005	Group Code: 468	Company Type:	
Hurst, TX 76053-3005	Group Name:	State ID Number:	
(800) 553-7600 ext. [Phone]	FEIN Number: 39-0989781		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	\$25 per ad x 1 ad = \$25
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Transamerica Life Insurance Company	\$25.00	11/11/2009	31974656

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Marie Bennett	12/02/2009	12/02/2009

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Disposition

Disposition Date: 12/02/2009

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Variables for TLC ECOF 0909		Yes
Supporting Document	Cover Letter		Yes
Form	Employer Letter		Yes

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Form Schedule

Lead Form Number: TLC ECOF 0909

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TLC ECOF 0909	Advertising Employer Letter	Initial		0.000	TLC ECOF 0909.pdf



[TransCare Options®]

A Plan Designed for a Changing Future®

EXECUTIVE CARVE OUT BROCHURE INDIVIDUAL LONG TERM CARE INSURANCE



Did you know that Long Term Care insurance is the number one voluntary benefit requested by employees and they want it. Help your business stand out from the rest with an Executive Carve-Out Long Term

Consider the facts...

- By expanding your corporate-paid plan to key executives you can help recruit and retain talented employees.
- Tax Benefits may be available. The company-paid premiums for your employee's individual insurance policy may be tax-deductible.
- Long Term Care insurance is an excellent executive perk that helps build stronger employee loyalty.
- You can provide an Executive Carve-Out plan for key employees, while simultaneously offering a voluntary Long Term Care insurance plan to all employees.

Stay Ahead of the Competition with an Executive Carve Out

You can include a few key members or many employees of your firm and their spouses, as long as the employees selected belong to a like class or category. So, Long Term Care insurance allows you to reward employees that are important to you and who add to the business' bottom line.

And there are other benefits available to the business as well.

- Reduces the impact of long-term care's potential to deplete assets and/or a crucial team member's time.
- Current law provides incentives to use corporate funds to purchase Long Term Care insurance.
- Discounts are available for qualified groups.
- Transamerica Life may offer reduced underwriting for qualified groups.

Transamerica Life makes implementation easy:

- Select a key group of executives and/or employees
- Elect if you would like to include additional employees in a voluntary buy-up program
- The company pays the premiums directly to Transamerica Life
- Employees enrolled in the voluntary buy-up program pay either directly or through payroll deduction
- Employees own their policy and are responsible for premiums if the employer-employee relationship ends

With an Executive Carve-Out Plan, you are able to reward key employees with a benefit that will help them far into the future. The best part of an Executive Carve-Out for long term care is that you decide who can receive the benefit and who cannot. Since Long Term Care insurance is not currently subject to traditional anti-discrimination rules*, employers have the ability to specify the qualification criteria for the carve-out and are also able to choose whether they will pay 100% or a portion of the employee premium.

An Executive Carve-Out can be based on:

- Title (Vice President, Director, Board Member)
- Job Grade (Full-time, Management)
- Salary Level (Exempt, more than a certain dollar amount)
- Tenure (eligibility occurs after a certain number of years with the company)
- Rewards (Employee of the Month, Star Performers)

employees¹? More employees are becoming aware of this protection, they value it,
Care Insurance Plan offered through Transamerica Life Insurance Company.

employees who are critical to the success of your business.
policy may be deductible.

ary plan to the remainder of the workforce.

t Plan.

Seldom does an executive benefit plan offer so many advantages to both the employer and the employee.

Now, the next step is to speak with an insurance producer/agent and begin building a plan that will work best for you and your employees.



If you are interested in helping build employee loyalty, rewarding key employees and providing your employees with a benefit that they are interested in,
call [Agent Name] at [XXX-XXX-XXXX]
to learn more about an Executive Carve-Out Plan
structured for your business with Transamerica Life Insurance Company.

*Please note: Neither Transamerica Life Insurance Company nor its representatives are permitted to give legal or tax advice. Any discussion of taxes included in or related to this document is for general informational purposes only. You should consult with and rely on your own independent legal and tax advisors regarding your particular set of facts and circumstances.

¹*"What's Hot and What's Not in Voluntary Benefits," Aon Consulting Study, Press Release January 31, 2006.*

Underwritten by Transamerica Life Insurance Company. Exclusions and limitations apply. Contact [your insurance producer/your insurance agent/Transamerica Life] for details.

Policy series TLC 1-FP 1001 or TLC 1-FP 402 (In ID: TLC 1-P (ID) 408; In LA: TLC 1-P (LA) 504; In OK: TLC 1-FP (OK) 709.

HOME OFFICE

Cedar Rapids, IA

ADMINISTRATIVE OFFICE

P.O. Box 95302

Hurst, Texas 76053-5302



TRANSAMERICA LIFE INSURANCE COMPANY

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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Variables for TLC ECOF 0909		
Comments:			
Attachment:			
Variables for TLC ECOF 0909.pdf			
		Item Status:	Status Date:
Satisfied - Item:	Cover Letter		
Comments:			
Attachment:			
AR filing ltr.pdf			

Variables for TLC ECOF 0909

TLC ECOF 0909 – Invitation to Inquire

Page 1:

The *Product Name* in the heading is variable, depending upon the employer or association group is being used for. The variables could be:

- Transitions by Transamerica
- SecurePath LTCi
- TransCare Options
- TransCare

Page 3:

The *Agent* name and *Phone Number* will be the licensed insurance producer/agent information.



Home Office: Cedar Rapids, Iowa
Long Term Care Division
P O Box 95302
Hurst, Texas 76053-5302
800-553-7600, ext 3446
jmaclin@aegonusa.com

November 11, 2009

Commissioner Julie Benafield Bowman
1200 West Third Street
Little Rock, AR 72201

RE: **Long Term Care Advertising**
NAIC #: 86231
FEIN #: 39-0989781
Form # / Description: TLC ECOF 0909 Invitation to Inquire

Dear Commissioner Bowman:

Enclosed is the referenced form submitted for your review and approval. This form is not intended to replace any previously approved form.

This form will be used to solicit policy form TLC 1-FP (AR) 206, et al., which was approved by your department on May 30, 2006.

It is our intention to use this form in both paper and electronic form.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that this form will meet with your approval. If you have any questions, please let me know.

Sincerely,

A handwritten signature in black ink that reads "Julie A. Maclin". The signature is written in a cursive, flowing style.

Julie A. Maclin, ACS
Senior Policy Analyst
Long Term Care Division